UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

IN RE:) Case No: 14-45077-399 Chapter 13
CHERYL A WESTALL) Plan Pmt: \$ 875.00/Month
) Term: 60 Months
) MIN \$ 4,172.40 to Gen Unsec
Debtor)

CERTIFICATION AND ORDER OF CONFIRMATION FOR CHAPTER 13 PLAN

CERTIFICATION

COMES NOW John V. LaBarge, Jr., Standing Chapter 13 Trustee, and certifies that: he has reviewed the Debtor's schedules and plan, and has conducted a Section 341 meeting of creditors, and except to the extent the Trustee's objection has been overruled, the Chapter 13 plan complies with all Chapter 13 and other applicable provisions of Title 11 United States Code; the Debtor has advised that they have made all DSO payments and filed all tax returns as required by 11.U.S.C. § 1325(a)(8) & (9) or the Trustee's objection has been overruled. The Debtor is substantially current in their payments to the Trustee; and the Trustee is not aware of any outstanding objections to confirmation.

Dated: October 08, 2014

CNFORD--TV

Original Confirmation hearing set for:

August 20, 2014

/s/ John V. LaBarge, Jr., Chapter 13 Trustee

John V. LaBarge, Jr., Chapter 13 Trustee

P.O. Box 430908

St. Louis, MO 63143

(314) 781-8100 Fax: (314) 781-8881

trust33@ch13stl.com

ORDER

It is **ORDERED** that the plan is confirmed; that the Trustee shall distribute any payments received in conformance with Title 11; that except as provided in 11 U.S.C. § 1304(b), the Debtor is hereby prohibited during the pendency of this case from in any way encumbering or disposing of any property of this estate or from incurring any further debt, without prior written approval of the Court excepting debts incurred for protection of life, health, or property when not reasonably practical to secure prior approval. Any provision in the plan providing for special classification and treatment of claims filed after the Bankruptcy Rule 3002(c) or 11 U.S.C. § 502(b)(9) date shall be void; such claims shall receive treatment pursuant to 11 U.S.C. § 726(a) (3).

DATED: October 9, 2014

St. Louis, Missouri

Barry S. Schermer

United States Bankruptcy Judge

Dary Stakemez

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